



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for: Rocket Mortgage, LLC f/k/a  
Quicken Loans, LLC f/k/a Quicken Loans Inc.

In Re:

Nicholas J. Rossi  
aka Nicholas Rossi  
aka Nick Rossi

Debtor

Order Filed on December 20, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case Number: 21-16066-ABA

Judge: Andrew B. Altenburg, Jr.

Hearing Date(s): December 12, 2023 at 10:00  
a.m.

Chapter: 13

Recommended Local Form

Followed

Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: December 20, 2023**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken  
Loans Inc.  
\_\_\_\_\_  
Applicant's Counsel: Steven Kelly  
\_\_\_\_\_  
Debtor's Counsel: Ronald E Norman  
\_\_\_\_\_  
Property Involved ("Collateral"): 4 Brighton Pl, Sewell, NJ 08080-2302  
\_\_\_\_\_

Relief sought:  Motion for relief from the automatic stay  
 Motion to dismiss  
 Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the  
following conditions:

1. Status of post-petition arrearages:

The Debtor is overdue for **n/a** months, from **n/a** to **n/a**.

The Debtor is overdue for \_\_\_\_ payments at \$ \_\_\_\_\_ per month.

The Debtor is assessed for \_\_\_\_ late charges at \$ \_\_\_\_\_ per month.

Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the  
motion was filed.

Total Arrearages Due \$0.00

2. Debtor must cure all post-petition arrearages, as follows:

Immediate payment shall be made in the amount of \$ \_\_\_\_\_ received. Payment shall be

made no later than \_\_\_\_\_.

Beginning on **12/01/2023**, regular monthly mortgage payments shall continue to be made in the amount of **\$1,014.27**, or as adjusted by any timely filed Notice of Mortgage Payment Change in accordance with Fed. R. Bankr. P. 3002.1(b).

Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$\_\_\_\_\_ for \_\_\_\_\_ months.

The amount of \$\_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$\_\_\_\_\_ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Regular monthly payment: **Rocket Mortgage, LLC f/k/a Quicken Loans, LLC**  
**f/k/a Quicken Loans Inc.**  
**635 Woodward Avenue**  
**Detroit, MI 48226**

Monthly cure payment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

The Applicant is awarded attorneys' fees of \$1,050.00, and costs of \$188.00.

The fees and costs are payable:

through the Chapter 13 plan.

to the Secured Creditor within \_\_\_\_\_ days.

Attorneys' fees are not awarded.



Ronald E Norman, Esquire

Counsel for Debtor



Steven Kelly, Esquire

STERN & EISENBERG, PC

Attorney for Movant

Rev.8/1/15

In re:

Nicholas J. Rossi

Debtor

Case No. 21-16066-ABA

Chapter 13

District/off: 0312-1

User: admin

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Date Rcvd: Dec 20, 2023

Form ID: pdf903

Total Noticed: 1

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:**

**Recip ID** **Recipient Name and Address**  
 db Nicholas J. Rossi, 4 Brighton Pl, Sewell, NJ 08080-2302

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

**BYPASSED RECIPIENTS****The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

NONE

**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Ronald E. Norman	on behalf of Debtor Nicholas J. Rossi rnorman@rnormanlaw.com ekonecny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestcase.com;9070633420@filings.docketbird.com
Steven P. Kelly	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Date Rcvd: Dec 20, 2023

Form ID: pdf903

Total Noticed: 1

TOTAL: 6